

**REMARKS**

Claims 1, 3-12, 14-17, and 19-27 are currently pending in the instant application. Claims 2, 13, and 18 have been canceled. Claims 1, 12, 16, 17, 19, 25, and 27 have been amended. Applicant thanks the Examiner for withdrawing the rejections under 35 U.S.C. §112.

**Claim Rejections – 35 U.S.C. §103(a)**

Claims 1, 10, 12, 17 and 26 are rejected under 35 U.S.C. §103(a) as being unpatentable over Marvit et al. (U.S. Patent 6,625,734) in view of Patterson (U.S. Patent No. 6,389,541. Applicant respectfully traverses the rejections in their entirety. However, in an effort to expedite examination of the instant claims, Applicant has amended Claims 1, 12, and 17. Applicant's amendments having rendered the Examiner's rejection moot, Applicant respectfully requests that the Examiner withdraw the rejection.

Claims 2-7, 11, 13, 18-23 and 27 are rejected under 35 U.S.C. §103(a) as being unpatentable over Marvit in view of Patterson, and further in view of Goldfine et al. (U.S. Patent 5,343,529). Applicant respectfully traverses the rejection. It is well established that, to show obviousness, all limitations must be taught or suggested by the prior art. In Re Boyka, 180 U.S.P.Q. 580, 490 F.2d 981 (CCPA 1974); MPEP § 2143.03. It is error to ignore specific limitations distinguishing over the references. In Re Boe, 184 U.S.P.Q. 38, 505 F.2d 1297 (CCPA 1974); In Re Saether, 181 U.S.P.Q. 36, 492 F.2d 849 (CCPA 1974); In Re Glass, 176 U.S.P.Q. 489, 472 F.2d 1388 (CCPA 1973). Claim 2 has been canceled, however Claim 1 has been amended to incorporate the subject matter of Claim 2. Similarly, Claim 13 has been canceled, however Claim 12 has been amended to incorporate the subject matter of Claim 13. Still further, Claim 18 has been canceled, but Claim 17 has been amended to incorporate the subject matter of Claim 18. Neither Marvit, Patterson, Goldfine, nor the combination thereof, teach or suggest all elements of the rejected claims. More particularly, neither Marvit, Patterson, Goldfine, nor the combination thereof, teach or suggest displaying a pseudo-random security string to the user or applying a mask code to the displayed pseudo-random security string to generate a transaction code, as recited in independent Claims 1 and 15. Furthermore, Goldfine teaches away from displaying the pseudo-random security string to the user. In Column 4, lines 25-68, Goldfine describes that his system is advantageous because it protects against

unauthorized users “eavesdropping” on the authentication code involved in the transaction. Goldfine even teaches that irreversible transforms (i.e. encryption) should be used to protect the data transmitted between central office and the calling telephone, as such information is otherwise subject to eavesdropping. Thus, Goldfine clearly teaches away from displaying transaction-related information, such as the pseudo-random security string, since it would be possible for an unauthorized user in the Goldfine system to take advantage of such information. Thus, the rejected claims are distinguishable over the combination of Marvit, Patterson, and Goldfine, and Applicant respectfully requests that the Examiner withdraw the rejection.

Claims 8, 14 and 24 are rejected under 35 U.S.C. §103(a) as being unpatentable over Marvit in view of Patterson, and further in view of Wilfong (U.S. Patent 5,754,652). The Court of Appeals for the Federal Circuit has consistently held that where a claim is dependent upon a valid independent claim, the independent claim is *a fortiori* valid because it contains all the limitations of the independent claim plus further limitations. See, e.g., Hartness Intern. Inc. v. Simplimatic Engineering Co., 819 F.2d 1100, 1108 (Fed. Cir. 1987). Claim 8 depends from Claim 1, Claim 14 depends from Claim 12, and Claim 24 depends from Claim 17. Applicant reasserts the arguments set forth above with respect to the independent claims from which the rejected claims depend, and respectfully requests that the Examiner withdraw the rejection.

Claims 9, 15 and 25 are rejected under 35 U.S.C. §103(a) as being unpatentable over Marvit in view of Patterson, and further in view of Goldfine, and further in view of Girolomo Cardano (Grilles). The Court of Appeals for the Federal Circuit has consistently held that where a claim is dependent upon a valid independent claim, the independent claim is *a fortiori* valid because it contains all the limitations of the independent claim plus further limitations. See, e.g., Hartness Intern. Inc. v. Simplimatic Engineering Co., 819 F.2d 1100, 1108 (Fed. Cir. 1987). Claim 9 depends from Claim 1, Claim 15 depends from Claim 12, and Claim 25 depends from Claim 17. Applicant reasserts the arguments set forth above with respect to the independent claims from which the rejected claims depend, and respectfully requests that the Examiner withdraw the rejection.

**CONCLUSION**

Having responded to all objections and rejections set forth in the outstanding Office Action, it is submitted that Claims 1, 3-12, 14-17, and 19-27 are in condition for allowance and Notice to that effect is earnestly solicited. Additional distinctions may exist between the invention as recited in the pending claims and the references cited by the Examiner, and Applicant respectfully reserves the right to assert these arguments in response to a future Office Action. In the event that the Examiner is of the opinion that a brief telephone or personal interview would facilitate allowance of one or more of the above claims, he is courteously requested to contact Applicant's undersigned representative.

Submitted herewith is a Petition for an Extension of Time with authorization for the Commissioner to charge the extension fee to our Deposit Account No. **50-0653**. The Commissioner is further authorized to charge any deficiency or credit any overpayment to Deposit Account No. **50-0653**.

Respectfully submitted,

/ James E. Goepel /

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